

### EXAMINER'S AMENDMENT

Authorization for this examiner's amendment was given in a telephone interview with Randy Calhoun on 06/29/2010.

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

#### Abstract:

A payment card processing system and method is provided that allows an account holder to upgrade a private label card to a dual card. The dual card may be used for both private label transactions and bankcard transactions. Methods for upgrading to the dual card account include selecting a private label account having associated monetary and non-monetary data and maintained on a first processing platform for upgrade to a dual card account, maintained on a first processing platform for upgrade to a dual card account, the private label account associated with an account holder and having associated monetary and non-monetary data, create creating the dual card account with a dual account identifier and a zero balance on a second processing platform that is separate and distinct from the first processing platform in response to the determining that the account holder agrees to the terms, transferring the non-monetary data associated with said the private label account from the first processing platform to said the second processing platform for association with said the dual card account, and cause a dual card associated with said dual card account to be transmitted to the account holder, the dual card and the dual card account being inactive until activated and initiating a trailing activity process to identify monetary and non-monetary activity associated with the private label account and update a cross reference table to associate the trailing activity with the dual card account.

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Art Unit: 3684

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